

### AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

#### Listing of Claims:

Claim 1 (Currently Amended): A system for transacting business between a solicitor and a business comprising:

a server used by ~~a~~ the business and ~~being~~ accessible by ~~a~~ the solicitor; and

a contract ~~evaluator housed~~ evaluation unit, a standard processing unit, and a non-standard processing unit, the contract evaluation unit and the standard and non-standard processing units included in ~~on~~ the server, wherein

the standard processing unit is configured to process data by an automatic process, and the non-standard processing unit is configured to process data with human intervention by an additional data input;

-wherein the contract ~~evaluator~~ evaluation unit is configured (i) ~~receives~~ to receive input data from the solicitor, and ~~determines~~ (ii) to determine at a ~~first stage~~ whether the input data is complete, and error free in accordance with error validation criteria, ~~to receive further evaluation, and (iii) to evaluate~~ and at a ~~second stage~~ whether the complete input data as a whole falls within at least two specific pathways has to be further processed by the standard processing unit or the non-standard processing unit of further data evaluation,

the complete input data is sent for further processing to the standard processing unit in a case where the contract evaluation unit determines that the complete input data fits a predetermined acceptable range, the predetermined acceptable range being an ideal range of acceptable premiums, and where the complete input data includes at least a premium from the solicitor,

the complete input data is sent for further processing to the non-standard processing unit in a case where the contract evaluation unit determines that the complete input data falls

outside of the predetermined acceptable range, and where the complete input data requires the human intervention~~a first of the specific pathways being automatic and used when the input data fits within an acceptable range that is predetermined by the system. the acceptable range being an ideal range of acceptable premiums and the input data including at least a premium from the solicitor, and a second of the specific pathways being semi-automatic and used when the input data falls outside of the acceptable range that is predetermined by the system, processing associated with the second of the specific pathways ultimately necessitating manual intervention by an expert.~~

Claim 2 (Currently Amended): The system of claim 1, wherein said contract evaluation unit determines that~~if the input data is not complete at the first stage, then the~~ solicitor is alerted to complete the input data.

Claim 3 (Currently Amended): The system of claim 2, wherein the contract evaluator evaluation unit is further configured (iii) to evaluate whether the complete input data has to be further processed by the standard processing unit or the non-standard processing unit~~determines at the second stage whether the input data as a whole falls with one of the at least two specific pathways~~is based on one or more rules, the one or more rules being that are associated with a reinsurance business model.

Claim 4 (Currently Amended): The system of claim 1, wherein the standard processing unit or the non-standard processing unit~~each of the at least two specific pathways~~has are configured to operate with a prerequisite of a given range of variables.

Claim 5 (Cancelled).

Claim 6 (Currently Amended): The system of claim 1, wherein the standard processing unit and the non-standard processing unit ~~one of the at least two specific pathways~~ are configured to accept ~~accepts~~ the complete input data of the solicitor and are configured to inform ~~signals~~ the solicitor that a contract has been formed based on the complete input data.

Claim 7 (Currently Amended): The system of claim 1, wherein ~~one of the at least two specific pathways presents~~ the standard processing unit and the non-standard processing unit are configured to inform the solicitor with a counteroffer.

Claim 8 (Canceled).

Claim 9 (Currently Amended): The system of claim 1, wherein the standard processing unit and the non-standard processing unit are configured to inform ~~one of the at least two specific pathways signals~~ the solicitor that a contract cannot be formed.

Claims 10-17 (Cancelled).

Claim 18 (Currently Amended): A method of transacting business between a solicitor and a business, the method performed on a server that includes at least one hardware processor, the method comprising the steps of:

receiving input data from ~~a~~ the solicitor at a contract evaluation unit implemented on the server, the input data associated with ~~a~~ the business;

evaluating the input data; ~~and to determine~~ determining at a first stage by the contract evaluation unit whether the input data is complete; and error free in accordance with error validation criteria,

determining by the contract evaluation unit whether the complete input data has to be further processed by a standard processing unit or a non-standard processing unit implemented on the server,

sending the complete input data for further processing to the standard processing unit in a case where the contract evaluation unit determines that the complete input data fits a predetermined acceptable range, the predetermined acceptable range being an ideal range of acceptable premiums, and where the complete input data includes at least a premium from the solicitor, and

sending the complete input data for further processing to the non-standard processing unit in a case where the contract evaluation unit determines that the complete input data falls outside of the predetermined acceptable range, and where the complete input data requires the human intervention, to receive further evaluation, and at a second stage whether the input data as a whole falls within at least two specific pathways of further data evaluation, a first specific pathways being automatic and used when the input data fits within an acceptable range that is predetermined by the system, the acceptable range being an ideal range of acceptable premiums and the input data including at least a premium from the solicitor, and a second of the specific pathways being semi-automatic and used when the input data falls outside of the acceptable range that is predetermined by the system, processing associated with the second of the specific pathways ultimately necessitating manual intervention by an expert.

Claim 19 (Currently Amended): The method of claim 18, wherein in said step of evaluating if the input data, in a case where the input data is not complete at the first stage,  
~~then~~ the solicitor is alerted to complete the input data.

Claim 20 (Currently Amended): The method of claim 18, wherein the standard processing unit and the non-standard processing unit are configured to operate with each of  
~~the at least two specific pathways~~ has a prerequisite of a given range of variables.

Claim 21 (Cancelled).

Claim 22 (Currently Amended): The method of claim 18, wherein said step of determining evaluates whether the complete input data has to be further processed by the standard processing unit or the non-standard processing unit~~the determining at the second stage includes determining whether the input data as a whole falls with one of the at least two specific pathways~~ based on one or more rules, ~~the one or more rules being~~ associated with a reinsurance business model.

Claim 23 (New): A computerized device configured to transact business between a solicitor and a business, the device comprising:

a server configured to be accessed by the solicitor, the server programmed to provide a contract evaluation unit, a standard processing unit, and a non-standard processing unit, wherein

the standard processing unit is configured to process data by an automatic process, and the non-standard processing unit is configured to process data with human intervention by an additional data input;

wherein the contract evaluation unit is configured (i) to receive input data from the solicitor, (ii) to determine whether the input data is complete and error free in accordance with error validation criteria, and (iii) to evaluate whether the complete input data has to be further processed by the standard processing unit or the non-standard processing unit,

the complete input data is sent for further processing to the standard processing unit in a case where the contract evaluation unit determines that the complete input data fits a predetermined acceptable range, the predetermined acceptable range being an ideal range of acceptable premiums, and where the complete input data includes at least a premium from the solicitor,

the complete input data is sent for further processing to the non-standard processing unit in a case where the contract evaluation unit determines that the complete input data falls outside of the predetermined acceptable range, and where the complete input data requires the human intervention.

Claim 24 (New): The computerized device of claim 23, wherein said contract evaluation unit determines that the input data is not complete, then the solicitor is alerted to complete the input data.

Claim 25 (New): The computerized device of claim 24, wherein the contract evaluation unit is further configured (iii) to determine whether the complete input data has to be further processed by the standard processing unit or the non-standard processing unit is based on one or more rules that are associated with a reinsurance business model.

Claim 26 (New): The computerized device of claim 23, wherein the standard processing unit or the non-standard processing unit are configured to operate with a prerequisite of a given range of variables.

Claim 27 (New): The computerized device of claim 23, wherein the standard processing unit and the non-standard processing unit are configured to accept the complete input data of the solicitor and are configured to inform the solicitor that a contract has been formed based on the complete input data.

Claim 28 (New): The computerized device of claim 23, wherein the standard processing unit and the non-standard processing unit are configured to inform the solicitor with a counteroffer.